

Certificate Number: 16339-PAE-DE-035542261

Bankruptcy Case Number: 16-12100



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 6, 2021, at 7:02 o'clock PM EDT, Frank Misak completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 6, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor